B1 (Official Form 内贸会的15-02146 Doc 1	Filed 01/23/15	Entered 01/2	3/15 11:24:03 I	Desc Main
United States Bankrup	PT D6CUMment	Page 1 of 41		TARY PETITION
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Deb	tor (Spouse) (Last, First, Mi	iddle):
All Other Names used by the Debtor in the last 8 years		All Other Names us	sed by the Joint Debtor in th	ne last 8 years
(include married, maiden, and trade names):		(include married, m	naiden, and trade names):	o natio years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI) (if more than one, state all):	N)/Complete EIN	Last four digits of	oc. Sec. or Individual-Taxp	payer I.D. (ITIN)/Complete EIN
Street Address of Debtor (No. and Street, City, and State):	71	(ii more than one	STATES PARTY	Files
Saver rootes or period (no. and succe, City, and state).	In Cago, I	Street Addres	STATES BANKAUPTOPIC	Gib) and State):
leyleil, spoulding	ZIP CODE O OA		JAN 23 2015	
County of Residence or of the Principal Place of Business:	En CODE IG 3041	County of Residence	or of the Principal Place of	ZIP CODE f Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of	John Beptor (if different h	in street address):
		·	· · · · · · · · · · · · · · · · · · ·	
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor (if different fi	rom street address above)	:		
Type of Debtor	Nature of	Business	Chapter of Rank	ZIP CODE ruptcy Code Under Which
(Form of Organization) (Check one box.)	(Check one box.)		the Petition is	Filed (Check one box.)
Individual (includes Joint Debtors)	Health Care Bus Single Asset Re	iness al Estate as defined in	Chapter 7 Chapter 9	Chapter 15 Petition for Recognition of a Foreign
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	11 U.S.C. § 1016		Chapter 11	Main Proceeding
☐ Partnership	Stockbroker		Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Bro	ker		Nonmain Proceeding
Chapter 15 Debtors	Tax-Exem			ure of Debts
Country of debtor's center of main interests:	(Check box, it	f applicable.)	Debts are primarily c	cck one box.) onsumer Debts are
Each country in which a foreign proceeding by, regarding, or	Debtor is a tax-exunder title 26 of t	compt organization	debts, defined in 11 t	J.S.C. primarily
against debtor is pending:	Code (the Interna		§ 101(8) as "incurred individual primarily to	by an business debts. for a
			personal, family, or household purpose."	
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debt	ors
Full Filing Fee attached.		Debtor is a sma	Il business debtor as define	d in 11 U.S.C. § 101(51D). fined in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying	duals only). Must attach	Check if:	onan outhiess debior as de.	miled in 11 O.S.C. § 101(31D).
unable to pay fee except in installments. Rule 1006(b).	See Official Form 3A.	Debtor's aggree	gate noncontingent liquidate	ed debts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 indivattach signed application for the court's consideration. So	riduals only). Must	on 4/01/16 and	every three years thereafter	25 (amount subject to adjustment).
		Check all applicable		-
		Acceptances of	filed with this petition. the plan were solicited prep	petition from one or more classes
Statistical/Administrative Information		of creditors, in a	accordance with 11 U.S.C.	\$ 1126(b). THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution. Debtor estimates that, after any exempt property is example.	ribution to unsecured cree	litors.		COURT USE ONLY
distribution to unsecured creditors.	xcluded and administrativ	e expenses paid, there v	vill be no funds available fo	T TOTAL STATE STAT
Estimated Number of Creditors				NA STATE PAGE 18 AND
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	5,001-	0,001- 25,001-	******	ED STATES BANKRUPTCY COURT RTHERN DISTRICT OF ILLINOIS
5,000 Estimated Assets	10,000 25	5,000 50,000	100,000 °18	
				JAN 2 3 2015
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000, \$50,000 \$100,000 \$500,000 to \$1 to \$10		(0,000,001 \$100,000, \$100 to \$500	001 \$500,000,001 Mc	ore than
million million Estimated Liabilities		illion million	- Tromwerth	EYP. ALLSTEADT, CLERK PS REP CA
\$\tilde{0}\to \$50,001 to \$100,001 to \$500,001 \$1,000,000 \$500,000 to \$1 to \$10	001 \$10,000,001 \$5	0,000,001 \$100,000, \$100 to \$500	001 \$500,000,001 Mc	ore than
million million		llion million	to \$1 billion \$1	billion

B1 (Official Form Ca)		Entered 01/23/15 11:24:03	Desc Main Page 2		
Voluntary Petition (This page must be con	mpleted and filed in every case.)	Page 2:0f.4(1):			
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee Case Number:			
Where Filed:	305-Doodory		Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach a Case Number:			
Ch	assidic S. Garlt		Date Filed:		
District: CONC		Relationship:	Judge:		
10Q) with the Securiti	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ies and Exchange Commission pursuant to Section 13 or 15(d) ange Act of 1934 and is requesting relief under chapter 11.)	Exhibit (To be completed if debte whose debts are primarily 1, the attorney for the petitioner named in the informed the petitioner that [he or she] may p	or is an individual consumer debts.) foregoing petition, declare that I have		
🔀 Exhibit A is atta	ached and made a part of this petition.	of title 11, United States Code, and have exp such chapter. I further certify that I have delive by 11 U.S.C. § 342(b).	lained the relief available under each		
		Signature of Attorney for Debtor(s) (1	Date)		
	Exhibite the possession of any property that poses or is alleged to pose at C is attached and made a part of this petition.	$\operatorname{it} C$ a threat of imminent and identifiable harm to pul	olic health or safety?		
If this is a joint petition.	(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.				
	Information Regarding				
Debi prece	(Check any applotor has been domiciled or has had a residence, principal place obtains the date of this petition or for a longer part of such 180 days.	f business, or principal assets in this District f	or 180 days immediately		
☐ Ther	re is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this District.			
no p	tor is a debtor in a foreign proceeding and has its principal place or principal place of business or assets in the United States but is a rict, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding lin a fode	tes in this District, or has eral or state court] in this		
	Certification by a Debtor Who Resides a (Check all application)	as a Tenant of Residential Property able boxes.)			
☐ La	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
	(Name of landlord that obtained judgment)				
		(Address of landlord)	the data of the second second		
Do en	ebtor claims that under applicable nonbankruptcy law, there are cintire monetary default that gave rise to the judgment for possession	reumstances under which the debtor would be p	ermitted to cure the		
☐ Do	ebtor has included with this petition the deposit with the court of a fithe petition.		i		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Chassidie S. Cout	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.):
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Chayfall & Date: 1-14-15

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B 6 Summary (Official Form 6 - Summary) (12/14)

* ...

UNITED STATES	BANKRUPTCY	Court
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		District of	
In re	Chassidic S. Claut Debtor	Case No	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$	A	
B - Personal Property			s	A	
C - Property Claimed as Exempt				(A)	
D - Creditors Holding Secured Claims			4	s-C	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)			-	s	
F - Creditors Holding Unsecured Nonpriority Claims	alo de			s	
G - Executory Contracts and Unexpired Leases	1,10		6		
H - Codebtors	NO I		0	\(\)	
l - Current Income of Individual Debtor(s)	NO		0	3	300M
J - Current Expenditures of Individual Debtors(s)	W			0	S COCOCOCOCOCOCOCOCOCOCOCOCOCOCOCOCOCOCO
Т	OTAL		\$	\$4	

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

	Manager and the second	District of
ln re _	Charbidias Gout	Case No

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	s 😑
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	s ()
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s (
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 🕥
TOTAL	s 4

State the following:

Average Income (from Schedule I, Line 12)	s f00000	S
Average Expenses (from Schedule J, Line 22)	\$	
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	3000	

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 🕣
4. Total from Schedule F	\$ 🔘
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	s (C)

Case 15-02146 B6A (Official Form 6A) (12/07)	Doc 1	Filed 01/23/15 Document	Entered 01/23/15 11:24:03 Page 8 of 41	Desc Main
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nre <u>chassidias</u> . Gart	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tota	ıl>		American Committee Committ

(Report also on Summary of Schedules.)

B 6B (Official Cas	6 ,15,02146	Doc 1	Filed 01/23/15	Entered 01/23/15 11:24:03	Desc Main
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In re		<u>33/1/10</u>	S. Gault	Case No.	
i	Debtor			And the state of t	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				\$ 50 00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				\$ 50,00
3. Security deposits with public util- ities, telephone companies, land- lords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.	10			
8. Firearms and sports, photographic, and other hobby equipment.	U			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

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Inre Chassidias. Gout	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	1			
14. Interests in partnerships or joint ventures. Itemize.			/	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	6			
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	V			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to sctoff claims. Give estimated value of each.				

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In re	Massidie S. Cault	Case No.
Debto		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	1			
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.	$ \mathcal{P} $			
26. Boats, motors, and accessories.	4			
27. Aircraft and accessories.	$ ee{ee} $			
28. Office equipment, furnishings, and supplies.	Ú			
29. Machinery, fixtures, equipment, and supplies used in business.	<i>\\</i>			
30. Inventory.	Н			
31. Animals.	X	DDQ		
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.	Ų			
34. Farm supplies, chemicals, and feed.	$ \mathcal{V} $			
35. Other personal property of any kind not already listed. Itemize.	U		-	
		continuation sheets attached Total	· [s @

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In re		<u> 21618</u>	Lugg. 8	Case No.	
	Debtor			At kin	num)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor
(Check one box)	\$155,675.*

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$155,675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Document

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B 6D (Official Form 6D) (12/07)

In re	Chassidie S. Gault
φ.	Dobtor

Case No.	
	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. HUSBAND, WIFE, CREDITOR'S NAME AND **DATE CLAIM WAS** UNLIQUIDATED AMOUNT OF CLAIM UNSECURED JOINT, OR COMMUNITY CONTINGENT CODEBTOR MAILING ADDRESS INCURRED, WITHOUT DISPUTED PORTION, IF INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO. 2H4 of Chicago Department c BOULC. ACCOUNT NO. oquitable all LaSallastront 10im 1 la 100104979 Subtotal > continuation sheets (Total of this page) attached Total ▶ (Use only on last page) (Report also on Summary of (If applicable, report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

2

Related Data.)

B 6D (Official Form 6D) (12/07) - Cont.

Inre Chassidia S. Gant	Case No.
Debtor	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUES					
			VALUE \$					
ACCOUNT NO.		- Applications of the state of	VALUE\$		***************************************			
ACCOUNT NO.								
Sheet noofcontinual continual continu	ation		Subtotal (s) ► (Total(s) of this page) Total(s) ► (Use only on last page)	VALLE .			\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data

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Desc Main

B6E (Official Form 6E) (04/13)

In re . Chassida Gant.

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-02146 Doc 1 Filed 01/23/15 Entered 01/23/15 11:24:03 Desc Main Page 16 of 41 Document B6E (Official Form 6E) (04/13) - Cont. ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

Case 15-02146 B6E (Official Form 6E) (04/13) - Cont.	Doc 1 Filed 01/23	3/15 Entered 01/23/15	11:24:03 Desc Main
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In re	sidia 8. Gout	Case No.	
Debtor		Ĝ.	f known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.		30 TO 10 TO							
Sheet no of continuation sheets attache Creditors Holding Priority Claims	d to Sch	edule of	(Use only on last page of the Schedule E. Report also of of Schedules.) (Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Date	ntals of the comp the Su the comp report a Certain	Tota pleted immar Total pleted ilso on	ige) il≯ y s≯	\$	\$ \$	\$

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In re Classide & Cou	ment Page 18 of 41 Case No	
Debtor	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

and Related Data							, , , , , ,
☐ Check this box if debtor has no	creditor	rs holding uns	ecured claims to report on this Schedu	ıle F.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
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ACCOUNT NO.						~~~	444444
ACCOUNT NO.							
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	I		<u> </u>		Subto	otal>	\$
continuation sheets attached		(Report al	(Use only on last page of the c so on Summary of Schedules and, if applic Summary of Certain Liabilit	able, on	d Schedu the Stati	stical	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
						TANAMINA MA	
ACCOUNT NO.							
						•	
ACCOUNT NO.							
ACCOUNT NO.							***************************************
ACCOUNT NO.							
Sheet noof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal > \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$							\$
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re	Chassidio Gout,	Case No.	
	Debtor	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT.

NUMBER OF ANY GOVERNMENT CONTRACT.

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In re Debtor	Sidies Goulf	Case No.	(if known)				
SCHEDULE H - CODEBTORS							

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	NAME AND ADDRESS OF CREDITOR
City of Chappe Parking 121 U. LaSalle Street Room 107A	
Chicago IL, 60602	
Multed Equitable Idourance	
5700 old o'Kahard Road, ste 300 Stokie IL, 60077	
Claim Uo# 1001049791 accident, 5-16-11	
190000011 J-10-11	
201101117650	
201101167650 City of Chicago Deportment of Finduce 312-144-1215	
Fishing	
312-244-7275	

Case 15-02146 Doc 1 Filed 01/23/15 Entered 01/23/15 11:24:03 Desc Main Page 22 of 41 Document Fill in this information to identify your case: Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number Check if this is: (If known) An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form B 6I MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with **Employment status** Émployed information about additional Employed employers. Not employed Not employed Include part-time, seasonal, or self-employed work. Occupation Occupation may Include student or homemaker, if it applies. Employer's name Employer's address Number Street City State ZIP Code How long employed there? Part 2 **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1

	Chas	Sign-	\sim Doc	ument
	_3hau	DHIQ	GOLL	T
Eight Manua	A.D. J.M. Alexander			

Case number (if known)_

	tina na taon 1994 may atau ang atau ang atau ang atau ang atau atau atau atau atau atau atau ata		For Debtor 1	For Debtor 2 or non-filing spouse	,
	Copy line 4 here	→ 4.	<u> </u>	\$	
5.	List all payroll deductions:				
	5a. Tax, Medicare, and Social Security deductions	5a.		¢	
	5b. Mandatory contributions for retirement plans	5b.		9	
	5c. Voluntary contributions for retirement plans	5c.		3	
	5d. Required repayments of retirement fund loans			5	
	5e. Insurance	5d.		\$	
	5f. Domestic support obligations	5e.		\$	
		5f.	\$	\$	
	5g. Union dues	5g.	\$	\$	
	5h. Other deductions. Specify:	5h.	+\$	† \$	
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$ 60000	\$	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ CSP	\$	
8.	List all other income regularly received:				
	8a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
	8b. Interest and dividends	8b.	s	\$	
	8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent	**************************************	·	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
	8d. Unemployment compensation	8d.	\$	\$	
	8e. Social Security	8e.	\$	\$	
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ıce	\$	\$	
	Specify:	8f.			
	8g. Pension or retirement income	8g.	\$	\$	
	8h. Other monthly income. Specify:	8h.	+\$_000	+\$	
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$600.00	\$	
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ (CO) (CO) +	\$= \$	
- 1	State all other regular contributions to the expenses that you list in Schedinclude contributions from an unmarried partner, members of your household, yother friends or relatives.			ates, and	
	Do not include any amounts already included in lines 2-10 or amounts that are of Specify:			listed in <i>Schedule J.</i>	
2. /	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i>	result	is the combined monthl	Data, if it applies 12. SCOMDINED	
13.	Do you expect an increase or decrease within the year after you file this for No.	orm?		monthly incom	е
	Yes. Explain:				

Case 15-02146 Doc 1 Filed 01/23/15 Entered 01/23/15 11:24:03 Desc Main Document Page 24 of 41

De De (Sp Un Car	btor 1 btor 2 couse, if filing) First Name ited States Bankruptcy Court for the se number known) ficial Form B 6J chedule J: Young and the second seco	Middle Name Middle Name Last Name Last Name	expense MM / DD A separ	nded filing ement showing post-p es as of the following o	date: because Debtor 2
Be a	ns complete and accurate as p	possible. If two married people are file	ng together, both are equally re	sponsible for supplyin	a correct
(if kı	nown). Answer every question	ded, attach another sheet to this form n.	i. On the top of any additional p	ages, write your name	and case number
Par	Describe Your Ho	usehold			
*Corner	this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a No Yes. Debtor 2 must f	separate household? ile a separate Schedule J.			
Do	o you have dependents? o not list Debtor 1 and ebtor 2.	No Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do	o not state the dependents' ames.	(each dependent	Soul	124	No Ves No Yes No Yes No Yes No Yes No Yes No Yes
ex	o your expenses include penses of people other than surself and your dependents?	Yes			
Part	23 Estimate Your Ongo	ing Monthly Expenses			menter francis (1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 1900 - 190
Estin expe appli Inclu	nate your expenses as of you nses as of a date after the ba- icable date. de expenses paid for with no	r bankruptcy filing date unless you as nkruptcy is filed. If this is a suppleme n-cash government assistance if you ded it on Schedule I: Your Income (O	ntal <i>Schedule J</i> , check the box know the value	ent in a Chapter 13 cas at the top of the form a Your expense	nd fill in the
4. TI		expenses for your residence. Include	•	4. \$	The state of the late of the state of the st
	not included in line 4:			٠ -	
48	a. Real estate taxes			4a. \$	
41	b. Property, homeowner's, or r	renter's insurance		4b. \$	-
40		, , ,		4c. \$	-
40	 d. Homeowner's association o 	r condominium dues		44 E	

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Debtor 1

	Chassidie	3. Qa	· 04
First Name	Middle Name	Lact Nama	

Case number (if known)__

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
	Utilities:	0.	
٠.	6a. Electricity, heat, natural gas	0.	
	6b. Water, sewer, garbage collection	6a.	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6b.	
	6d. Other Specify: I land with a fresh	6c.	
7	Food and housekeeping supplies	6d.	
8.	*	7.	\$
9.		8.	\$
10.		9.	\$
11.		10.	\$
		11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	s <u> </u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14.		14.	\$
15.	Insurance.	14.	*
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	s (2)
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$ 2
	15d. Other insurance. Specify: 100 Bills.	15d.	\$ 73.
6.	Taxos Do not include toxos deducted from unununus asianted district.		
Ο.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
7	Installment or lease payments:	10.	
	17a. Car payments for Vehicle 1	45.	
	17b. Car payments for Vehicle 2	17a.	*
		17b.	
	17c. Other Specify:	17c.	3
	17d. Other. Specify:	17d.	\$
8.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	s
9.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e.	<i>2</i>
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$ ()

Entered 01/23/15 11:24:03 Case 15-02146 Filed 01/23/15 Page 26 of 41 Document Debtor 1 Case number (if known) 21. Other, Specify: Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Explain here:

Doc 1

Desc Main

B6 Declaration (GaSP-015-02-146 _{0) (1} DQC 1	Filed 01/23/15	Entered 01/23/15 11:24:03	Desc Main
	Pocument Seaut	Page 27 of 41	
	3. Gaut	Case No.	
Debtor		(if know	vn)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary an my knowledge, information, and belief.	d schedules, consisting of sheets, and that they are true and correct to the best of
the second secon	a_{l}
Date - [4-15	Signature Hoffield
Dur	Debtor
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNE	Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
	fined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided
the debtor with a copy of this document and the notices and information required under promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services charge amount before preparing any document for filing for a debtor or accepting any fee from	er 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been cable by bankruntey petition preparers. I have given the debtor notice of the recyclings
Chassidit S. Cout	70-5438 (T)
Printed or Typed Name and Title, if any, Social Second Bankruptcy Petition Preparer (Required	by 11 U.S.C. § 110.)
If the hankruptcy petition preparer is not an individual, state the name, title (if any), ac	dress, and social security number of the officer, principal, responsible person, or partner
who signs this document.	
Chicago Il	
Address	
x Chariel D	1-14-15
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or assisted in	preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheets confo	rming to the appropriate Official Form for each person.
10 U.S.C. § 130,	ral Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
	ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the president or other office	
partnership] of the [corporation or pa	r or an authorized agent of the corporation or a member or an authorized agent of the rtnership] named as debtor in this case, declare under penalty of perjury that I have on summary page plus 1), and that they are true and correct to the best of my
knowledge, information, and belief.	wn on summary page plus 1), and that they are true and correct to the best of my
Date	
Date Signa	ture:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation must indicate pos	ition or relationship to debtor.]
Penalty for making a false statement or concealing property: Fine of up to \$500,0	00 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

In re: Chassidie S. Gartt,	Case No(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT SOURCE SOURCE

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2. Income other than from employment or operation of business

	None
- 1	
- 1	
- 1	1.1
- 1	

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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	acial Form 7) (04/13)					
ne J	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated an a joint petition is not filed.)					
	NAME AND ADDRESS AND RELATIONSHIP T		DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING	
	4. Suits and administrati					
Ĺ	preceding the filing of this	bankruptcy case. (Ner or both spouses	Married debtors filis	ng under chapter 12	within one year immediately 2 or chapter 13 must include unless the spouses are separate	
	CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AND LOC	R AGENCY ATION	STATUS OR DISPOSITION	
	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	must include information c	oncerning property (of either or both sponot filed.)	ruses whether of he	a joint petition is med, times	
	must include information c	oncerning property on a joint petition is	of either or both spo not filed.) DATE OF SEIZURE	visco whether of he	DESCRIPTION AND VALUE OF PROPERTY	
	must include information of the spouses are separated a NAME AND ADDRESS OF PERSON FOR WHOS	oncerning property ond a joint petition is E AS SEIZED	not filed.) DATE OF	ases whether of he	DESCRIPTION AND VALUE	
	must include information of the spouses are separated a NAME AND ADDRESS OF PERSON FOR WHOS BENEFIT PROPERTY W. 5. Repossessions, forecle List all property that has be of foreclosure or returned to	oncerning property on a joint petition is EAS SEIZED osures and returns en repossessed by a or the seller, within or chapter 12 or chapter 1	DATE OF SEIZURE creditor, sold at a fine year immediateloter 13 must include	oreclosure sale, transly preceding the core information conce	DESCRIPTION AND VALUE OF PROPERTY Insferred through a deed in lieu mmencement of this case, erning property of either or bot	

B? (Official Form 7) (04/13)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION

DATE OF ORDER

DESCRIPTION

4

OF COURT

CASE TITLE & NUMBER

AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

OR ORGANIZATION

RELATIONSHIP TO DEBTOR,

IF ANY

DATE

OF GIFT

DESCRIPTION AND VALUE

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

PROPERTY

BY INSURANCE, GIVE PARTICULARS

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9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

5

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

OF GOVERNMENTAL UNIT NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None	c. List all firms or individuals whooks of account and records of the	no at the time of the commencemente debtor. If any of the books of	ent of this case were in possession of the account and records are not available, explain.
	NAME		ADDRESS
None	d. List all financial institutions, c financial statement was issued by	reditors and other parties, includi the debtor within two years imm	ng mercantile and trade agencies, to whom a nediately preceding the commencement of this case.
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of th in a., above. DATE OF INVENTORY	e person having possession of the	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
None	21. Current Partners, Officers, a. If the debtor is a partnership partnership.		of partnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None	 b. If the debtor is a corporal directly or indirectly owns, co corporation. NAME AND ADDRESS 	tion, list all officers and directors ntrols, or holds 5 percent or more TITLE	of the corporation, and each stockholder who of the voting or equity securities of the NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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	22. Former partners, officers, di	rectors and shareholders				
None	a. If the debtor is a partnership, lipreceding the commencement of the	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.				
	NAME	ADDRESS	DATE OF WITHDRAWAL			
None	b. If the debtor is a corporation, le within one year immediately precedent	ist all officers or directors whose relading the commencement of this case	ationship with the corporation terminated			
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION			
	-	ship or distributions by a corporat				
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.					
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY			
	24. Tax Consolidation Group.					
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of an consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.					
	NAME OF PARENT CORPORATI	ON TAXPAYER-IDENTI	FICATION NUMBER (EIN)			
	25. Pension Funds.					
None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.					
	NAME OF PENSION FUND	TAXPAYER-IDENTII	FICATION NUMBER (EIN)			

* * * * * *

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l declare and any	e under penalty of perju attachments thereto an	rry that I have read the answe d that they are true and correc	rs contain ct.	ed in the foregoing statement of financial affairs
Date	1-14-15	Signature of	Debtor	Chagnet Ho
Date	7-9/4/1/	Signature of Joint Debtor	(if any)	
[If comple	eted on behalf of a partners!	nip or corporation]		
I declare thereto an	inder penalty of perjury that d that they are true and corre	I have read the answers contained ect to the best of my knowledge, in	in the forego	oing statement of financial affairs and any attachments
Date	1-14-15		ignature	Chargales &
		Print Name :	and Title (Chassidie S. Court
	[An individual signing on b	ehalf of a partnership or corporation	must indic	ate position or relationship to debtor.]
		continuation sheets	attached	
Penal	ty for making a false statemen	t: Fine of up to \$500,000 or imprison	ment for up to	o 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLAR	ATION AND SIGNATUR	E OF NON-ATTORNEY BANKI	RUPTCY P	ETITION PREPARER (See 11 U.S.C. § 110)
I declare under pena ompensation and hav 42(b); and, (3) if rule	lty of perjury that; (1) I am re provided the debtor with a es or guidelines have been po we given the debtor notice o	a bankruptcy petition preparer as da copy of this document and the not romulgated pursuant to 11 U.S.C. 8	efined in 11 ices and info	U.S.C. § 110; (2) 1 prepared this document for ormation required under 11 U.S.C. §§ 110(b), 110(h), and ng a maximum fee for services chargeable by bankruptcy ocument for filing for a debtor or accepting any fee from
Yhassidie	S. Gaut			10-5438 CH
Printed or Typed Nar	me and Title, if any, of Bank	cruptcy Petition Preparer	Social-Sec	urity No. (Required by 11 U.S.C. § 110.)
^t the bankruptcy petiti esponsible person, or	on preparer is not an indivi partner who signs this docu	dual, state the name, title (if any), a ment.	ddress, and	social-security number of the officer, principal,
Collo 1	spaulding			
His S	if the		1-14	1-15
Signature of Parkrup	otcy Petition Preparer		Date	(

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT

In re Chassidia 3. Gaut Debtor	Case No
	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
Certification of [Non-Attorney] l, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Address: X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Certification I (We), the debtor(s), affirm that I (we) have received and recode. Code. Chass, Jet S. Gowlf Printed Name(s) of Debtor(s) Case No. (if known)	of the Debtor ad the attached notice, as required by § 342(b) of the Bankruptcy X Signature of Debtor X
	Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.